

In re:  
Carlos E. Lopez  
Maritza A. Lopez  
Debtors

Case No. 21-10435-pmm  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0313-4  
Date Rcvd: Jun 18, 2021

User: admin  
Form ID: 318

Page 1 of 2  
Total Noticed: 28

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 20, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Carlos E. Lopez, Maritza A. Lopez, 58 N Spruce Street, Elizabethtown, PA 17022-1935
smg	+ Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street, Allentown, PA 18101-1603
smg	City Treasurer, Eighth and Washington Streets, Reading, PA 19601
smg	+ Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
smg	+ Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
smg	+ Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
14585092	+ Capital One, PO Box 71087, Charlotte, NC 28272-1087
14585091	+ Capital One, PO Box 60519, City of Industry, CA 91716-0519
14585097	Fingerhut, PO Box 70281, Philadelphia, PA 19176-0281
14585099	+ Fortiva, POBox 650721, Dallas, TX 75265-0721
14585105	+ Mr Cooper, Bankruptcy, PO Box 619094, Dallas, TX 75261-9094
14585108	Shop Your Way Mastercard, PO Box 9001104, Louisville, KY 40290-1104
14585107	Shop Your Way Mastercard, PO Box 6288, Sioux Falls, SD 57117-6286

TOTAL: 13

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Jun 19 2021 02:33:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 18 2021 22:28:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Jun 18 2021 22:28:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14585090	Email/Text: cms-bk@cms-collect.com	Jun 18 2021 22:28:00	Capital Management Services, LP, 698 1/2 S Ogden Street, Buffalo, NY 14206-2317
14585093	+ EDI: RMSC.COM	Jun 19 2021 02:33:00	Care Credit, PO Box 960061, Orlando, FL 32896-0061
14585094	+ Email/PDF: creditonebknotifications@resurgent.com	Jun 18 2021 22:37:40	Credit One Bank, PO Box 60500, City of Industry, CA 91716-0500
14585103	EDI: CITICORP.COM	Jun 19 2021 02:33:00	Macy's, Bankruptcy Processing, PO Box 8053, Mason, OH 45040
14585095	+ EDI: DISCOVER.COM	Jun 19 2021 02:33:00	Discover, PO Box 6103, Carol Stream, IL 60197-6103
14585096	+ Email/Text: bknotice@ercbpo.com	Jun 18 2021 22:28:00	ERC, PO Box 57610, Jacksonville, FL 32241-7610
14585098	+ EDI: FSAE.COM	Jun 19 2021 02:33:00	Firstsource Advantage LLC, 205 Bryant Woods South, Buffalo, NY 14228-3609

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14585100	+ EDI: CITICORP.COM	Jun 19 2021 02:33:00	Home Depot, PO Box 790328, Saint Louis, MO 63179-0328
14585101	EDI: RMSC.COM	Jun 19 2021 02:33:00	JCPenney, PO Box 960090, Orlando, FL 32896-0090
14585102	EDI: RMSC.COM	Jun 19 2021 02:33:00	Lowes/SynchronyBank, PO Box 530914, Atlanta, GA 30353-0914
14585104	+ EDI: MID8.COM	Jun 19 2021 02:33:00	Midland Credit, PO Box 301030, Los Angeles, CA 90030-1030
14585106	EDI: RMSC.COM	Jun 19 2021 02:33:00	PayPal Credit/Synchrony Bank, PO Box 965064, Orlando, FL 32896-0006
14585109	EDI: WTRRN BANK.COM	Jun 19 2021 02:33:00	Target Card Services, PO Box 660170, Dallas, TX 75266-0170

TOTAL: 16

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 20, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 17, 2021 at the address(es) listed below:

Name	Email Address
CHRISTINE C. SHUBERT	christine.shubert@comcast.net J100@ecfcbis.com
MITCHELL A. SOMMERS	on behalf of Debtor Carlos E. Lopez msommers@ptd.net kjober@ptd.net
MITCHELL A. SOMMERS	on behalf of Joint Debtor Maritza A. Lopez msommers@ptd.net kjober@ptd.net
REBECCA ANN SOLARZ	on behalf of Creditor New Residential Mortgage Loan Trust 2019-5 bkgroup@kmlawgroup.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

**Information to identify the case:**

Debtor 1	<b>Carlos E. Lopez</b>	Social Security number or ITIN	xxx-xx-8509
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<b>Maritza A. Lopez</b>	Social Security number or ITIN	xxx-xx-7272
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: <b>21-10435-pmm</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Carlos E. Lopez

Maritza A. Lopez

6/17/21

**By the court:** Patricia M. Mayer  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**